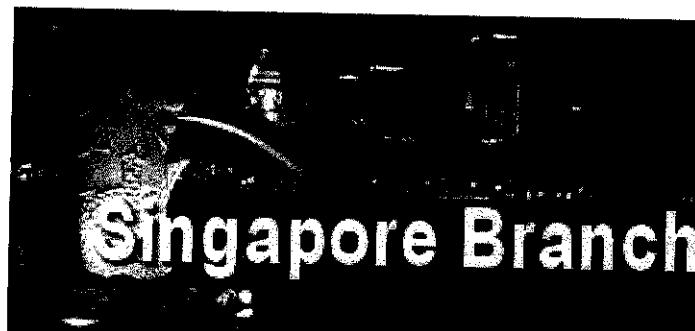


EXHIBIT 4

**Singapore Branch**

Bharat Building, 3 Raffles Place,

Singapore 048617

Ph: 65-6534 3511/6534 3483/6534

2990/6534 2890

Fax: 65-6533 1651/6533 2821

Tlx: 87-26308/26331/23452

E-Mail:indbksg@pacific.net.sg

- Full Licensed Bank in Singapore
- Specialise in Trade Finance requirements, currency dealings, working capital and Project Finance
- Finance small and medium enterprises under Local Enterprise Finance Scheme (LEFS) administered by the Economic Development Board of Singapore.
- Provide advisory services for investment in India and Singapore.
- Catering to the requirements of Non Resident Indians with regard to NR deposits in India

Branch is providing banking services on Sundays, between 15.00 - 18.00 (Singapore Time). The extended services are for the benefit of banking public, exclusively for handling Indian Rupee remittances and opening of NRI accounts.

The service is available on first and last Sundays of every month, commencing from March 2004 onwards. First of such service has commenced on 07 03 2004.

Visit our Singapore Branch website at <http://www.indianbank-singapore.com>

Last Updated April 30, 2004

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- The Bank
- Singapore Branch
- Serangoon Remittance Centre

Singapore Branch

- Commenced operations in Singapore on 23rd July 1941.
- Providing a complete range of banking services in a fully computerized environment.
- SWIFT connectivity with over 400 banks worldwide.
- Our niche areas of operations are Trade Financing and Retail Banking, and Indian Rupee Remittances in particular.
- Our specialized services encompass:
- working capital financing
- term lending
- currency dealing/trading
- syndication
- market leaders in remittances to India.
- Providing investment advisory services for NRIs.
- financing Small & Medium Enterprises (SMEs under the Local Enterprise Finance Scheme [LEFS] administered by the Singapore Productivity & Standards Board [SPRING] of Singapore.
- Micro Loan Programme under the LEFS.

